

# TERMS & CONDITIONS OF MEMBERSHIP

## POLICE HEALTH PLAN LIMITED RULES

These are available on request from Police Health Plan Limited. Where the Brochure and Rules appear to differ, the Rules will be held to be paramount.

## MEMBERS MUST BE NEW ZEALAND RESIDENTS

Membership is not available to applicants who do not hold New Zealand residency, except where approved by Police Health Plan Limited.

## FAMILY MEMBERSHIP

Premium subscribers under a family group are able to have different levels of cover.

## CHILDREN 19 YEARS AND OVER

The premium rate for a child turning 19 years increases to an adult rate on the first premium due following their birthday. We will inform you of the new rate.

## CONCESSIONS FOR EXISTING MEDICAL CONDITIONS

Apart from congenital conditions, Police Health Plan Limited will accept liability for all existing conditions for members who enrol at the **first opportunity, that is, within three months of permanent appointment with the NZ Police. Family additions will be covered from birth or marriage (this includes defacto/partners) provided an enrolment form is lodged within 3 months of the event.** Members transferring from a similar Health Insurance provider in New Zealand will not be subject to the 90 day "no claim" period, but will be required to complete a medical declaration and existing conditions may be excluded. Evidence of previous Health Insurance cover will also be required.

Children who are enrolled within 3 months of birth will have congenital conditions covered as per their policy.

## MEMBERS REJOINING OR NOT JOINING AT THE FIRST OPPORTUNITY

If you leave and apply to rejoin Police Health Plan Limited or do not join at the first opportunity, you will be subject to a 90-day "no claim" period and all existing conditions will be excluded.

## WIDOWS, WIDOWERS & SEPARATED SPOUSES

Surviving spouses, separated spouses, and their children can continue membership of Police Health Plan Limited by arrangement of appropriate premium payments.

## RETIRED, DISENGAGED & RESIGNED MEMBERS

Membership to Police Health Plan Limited for yourself and your family can continue on leaving the NZ Police, provided they have been a member for at least 12 months. Please call Member Services on 0800 500 122 for an information pack.

## PRIVACY ACT

All information obtained from and about any Member shall be used for administration of Police Health Plan Limited and processing of Member's applications and claims. Police Health Plan Limited may utilise the Member's name and address to provide information to the Member on health benefits, other products and information which Police Health Plan Limited wishes to bring to their attention. All information provided will be held securely by Police Health Plan Limited, with members having right of access to and correction of such information provided by the Privacy Act 1993.

## BENEFIT YEAR

Benefit year runs from 1 July to 30 June. Annual maximums apply within this period. All claims will be debited against the benefit maximums for the benefit year in which the treatment was incurred. All benefits are calculated including GST.

## ALTERATION OF POLICY COVER

If you upgrade your cover - from Surgical to Basic or Comprehensive, or from Basic to Comprehensive - you will be required to complete a medical declaration, will face exclusions and a 90 day "No Claim" period for the enhanced benefits provided under the superior cover.

If an excess has been selected on the surgical cover the excess applies from the date the new premium is paid.

If a switch is made from a voluntary excess to the no-excess option, a 90-day stand-down period will apply before cover with no-excess commences. All conditions that were existing under the voluntary excess option will still incur the excess if any surgical procedure on this condition is carried out.

If you cancel your policy it will take up to 14 days to complete this cancellation.

## MEMBERS COVERED BY SURGICAL ONLY PLANS

Any costs related to surgery i.e. scans, x-rays as specified by the surgeon will be covered for a period of 4 months before and 4 months after the date of surgery, (this does not include consultations with a GP).

## QUALIFYING TREATMENT PROVIDERS

For any claim to be valid, all treatment must be for a medical condition, and be performed by or under the supervision of a registered medical practitioner, registered with the Osteopathic Council of NZ (OCNZ), NZ registered Physiotherapist, NZ registered Chiropractor, specialist oral surgeon, or NZ registered Psychologist.

## USUAL REASONABLE AND CUSTOMARY CHARGES (URC)

An amount not in excess of the average of a representative selection of charges applying to similar services performed by providers of Healthcare Services with appropriate experience, education and training within the same geographical area as the location in which the services in issue are to be, or have been carried out. Police Health Plan Limited shall use discretion as to the amount constituting URC based on its own information held regarding Healthcare Services.

## INJURY RELATED TREATMENT COSTS/ACC

Members must first approach their local office of the ACC/Catalyst Risk Management to clarify and receive their entitlements under the Accident Rehabilitation and Compensation Insurance Act for all injury related treatment costs. For surgical or exploratory examinations in a private hospital, members must ensure that an application is made to the ACC/Catalyst Risk Management for coverage of related fees, and that confirmation of ACC's liability is received in writing prior to undergoing any treatment. **If treatment is undertaken without confirmation from the ACC/Catalyst Risk Management, Police Health Plan Limited is unable to accept the claim.**

## WORK RELATED TREATMENT COSTS

Employees of the Police must approach their District Management for reimbursement of treatment costs associated with an injury sustained at work and accepted as a work accident for ACC purposes. In the event that such costs will not be met by the NZ Police, members can submit a claim to Police Health Plan Limited along with confirmation from the NZ Police that they will not be meeting the related costs.

## PRE-ACCEPTANCE OF LIABILITY/TREATMENT COSTS

We urge all members who are to undergo any form of treatment that is over \$500 in total to contact Police Health Plan Limited prior to incurring any charges. This will allow the staff to confirm that the costs will be covered by the member's policy and the level of reimbursement that will be provided.

## HOW TO JOIN

You can receive more information or an enrolment form by calling Member Services on 0800 500 122, or contacting a Welfare Fund Representative, Police Association Field Officer or visiting our website [www.policeasn.org.nz](http://www.policeasn.org.nz).

## MAKING A CLAIM

### Surgical Claims

All surgical claim costs must be pre-approved by Police Health Plan Limited. In the event the proposed fees for the surgical procedure fall outside Usual Reasonable and Customary Charges (URC), then Police Health Plan Limited reserves the right to refer the member to another provider. Police Health Plan Limited also reserves the right to refer the member to a specialist surgeon for a second opinion. **Applications for prior approval of surgery must be received at least 10 working days prior to surgery.**

### Other Medical Claims

All details must be entered on the Health Plan Claim Form which is available from the Police Association Field Officers; Representatives of the Police Welfare Fund; direct from our website [www.policeasn.org.nz](http://www.policeasn.org.nz) or by calling Member Services on 0800 500 122. Claim forms are also supplied with your settlement statement. You must keep small claims until they total \$100, however they must be submitted within 18 months of incurring the charge. When claiming please supply original invoices or receipts. Photocopies are not acceptable.

**Each total claim submitted attracts a \$20 administration fee.**

### CLAIMS SHOULD BE SENT TO

Police Health Plan Limited, PO Box 12344, Wellington.

### CLAIM REFUNDS

All claims will be settled to the premium contributor, unless the contributor has specified otherwise. Claim refunds will be paid to either the contributor's nominated bank account or if not specified, to their Police and Families Credit Union Savings account.

**Claim refunds cannot be paid when a Health Plan Policy is in arrears.**

## INSURANCE COMPANIES RATINGS & INSPECTIONS ACT

For the latest rating see the "Health Cover" section under 'Products & Services' at: [www.policeasn.org.nz](http://www.policeasn.org.nz)

For more information or premium details see our website  
[www.policeasn.org.nz](http://www.policeasn.org.nz) or call Member Services on 0800 500 122